

Information to identify the case:

Debtor 1	Ellen N. Kell	Social Security number or ITIN xxx-xx-9406
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 18-25337-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ellen N. Kell

3/14/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ellen N. Kell
Debtor

Case No. 18-25337-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 14, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Ellen N. Kell, 520 E. Revere Court, Galloway, NJ 08205-3235
aty	+ Amani S. Abdellah, HILL WALLACK LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
aty	+ Gavin N Stewart, Stewart Legal Group, P.L./Bonial & Assoc, 401 East Jackson Street, Suite 2340, Tampa, FL 33602-5226
aty	+ Mark A. Roney, Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
cr	+ Towne of Historic Smithville Community Association, Greenbaum Rowe Smith & Davis, Post Office Box 5600, Woodbridge, NJ 07095-0988
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517677066	+ Greenbaum Rowe Smith & Davis LLP, Steven G. Mlenak, Esq., Metro Corporate Campus One, PO Box 5600, Woodbridge, NJ 07095-0988
517677065	+ Michael J. Kell, 520 E. Revere Court, Galloway, NJ 08205-3235
517677067	+ Phelan, Hallinan Diamond & Jones, PC, 400 Fellowship Rd, Ste 100, Attn. Jeffrey Stephens, Esq., Mount Laurel, NJ 08054-3437
517677068	+ State of NJ Dept. of the Treasury, Division of Pension and Benefits, PO Box 295, Trenton, NJ 08625-0295
517677069	+ Towne Historic Smithville Community A, c/o Marc Friedman, Esq., 616 Ocean Heights Ave, Linwood, NJ 08221-1016
517695206	+ Towne of Historic Smithville Community Association, c/o Greembaum Rowe Smith & Davis, Post Office Box 5600, Woodbridge, New Jersey 07095-0988
517677070	+ U.S. National Association, as Trustee, for Citigroup Mortgage Loan Trust 2007-W, Asset-backed pass-through Certif. 2007-W, 60 Livingston Avenue, Saint Paul, MN 55107-2292
517677071	Wells Fargo Bank, N.A., PO Box 1035550306, Des Moines, IA 50306

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 14 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2025 20:51:00	SPECIALIZED LOAN SERVICING, LLC, AS SERVICING AGEN, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
cr	^ MEBN	Mar 14 2025 20:43:19	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
520417652	+ Email/Text: mtgbk@shellpointmtg.com	Mar 14 2025 20:50:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520417651	Email/Text: mtgbk@shellpointmtg.com	Mar 14 2025 20:50:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
520387352	+ Email/Text: ecfbnc@aldridgeppte.com		

District/off: 0312-1

User: admin

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Date Rcvd: Mar 14, 2025

Form ID: 3180W

Total Noticed: 23

518004626	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2025 20:51:00	NewRez, LLC, dba Shellpoint Mortgage Servicing, Attn Jenelle C. Arnold, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
518869852	Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2025 20:51:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
		Mar 14 2025 20:51:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520417656	*+	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520417655	*	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518004627	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517677064	##+	Mark Friedman, Esq., 616 Ocean Heights Avenue, Linwood, NJ 08221-1016
517743918	##+	U.S. Bank National Association, as Trustee Et.Al., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Amani Sahar Abdellah	on behalf of Creditor Towne of Historic Smithville Community Association Inc. amanisabdellahesq@gmail.com, kgardiner@hillwallack.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Caroline Record	on behalf of Creditor Towne of Historic Smithville Community Association Inc. crecord@greenbaumlaw.com
Craig Scott Keiser	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE4, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE4 craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmllawgroup.com,

District/off: 0312-1

User: admin

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bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE4, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joshua I. Goldman

on behalf of Creditor Citigroup Mortgage Loan Trust 2007-WFHE4 Asset-Backed Pass-Through Certificates, Series 2007-WFHE4, U.S. Bank National Association, as Trustee josh.goldman@padgettlawgroup.com, bkcf@padgettlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Mark A. Roney

on behalf of Creditor Towne of Historic Smithville Community Association Inc. mroney@hillwallack.com, kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Rhonda E. Greenblatt

on behalf of Debtor Ellen N. Kell greenblattlawfirm@gmail.com
greenblattlawfirm@gmail.com;greenblattr78814@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 14